



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [PACIFIC PREMIER BANCORP, INC.](#)

City/State [IRVINE, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [21,094,429](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[IRVINE, CA 92614](#)

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Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	20,460,053			16,735,859			11,528,693			9,797,207			6,082,306		
Net income (\$000)	339,889			60,351			159,718			123,340			60,100		
Number of BHCs in peer group	130			128			125			118			148		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.27	2.60	89	3.45	2.77	88	3.90	3.01	88	4.02	3.08	89	4.10	3.29	95
+ Non-interest income	0.44	1.04	19	0.34	1.21	9	0.24	1.32	7	0.30	1.31	8	0.46	0.93	19
- Overhead expense	1.86	2.17	28	2.39	2.57	49	2.24	2.69	26	2.55	2.71	42	2.76	2.60	61
- Provision for credit losses	-0.35	-0.09	9	1.03	0.51	89	0.06	0.15	27	0.08	0.14	36	0.14	0.11	69
+ Securities gains (losses)	0.08	0.01	96	0.08	0.02	90	0.07	0.01	96	0.01	0	90	0.05	0.01	85
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	87	0	0	45	0	0	85
= Pretax net operating income (tax equivalent)	2.29	1.66	86	0.45	1.04	13	1.91	1.56	80	1.70	1.57	60	1.71	1.55	65
Net operating income	1.66	1.26	83	0.36	0.81	14	1.39	1.19	71	1.26	1.24	47	0.99	0.95	57
Net income	1.66	1.26	83	0.36	0.82	14	1.39	1.19	71	1.26	1.24	47	0.99	0.95	57
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42				1.11
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.75	3.06	89	4.17	3.55	85	5.17	4.41	87	5.14	4.24	89	4.92	4.06	95
Interest expense	0.18	0.25	42	0.37	0.52	31	0.77	1.08	30	0.64	0.86	31	0.41	0.54	30
Net interest income (tax equivalent)	3.57	2.80	90	3.80	3.01	88	4.40	3.33	89	4.50	3.38	91	4.51	3.54	96
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.11	28	0.14	0.27	41	0.09	0.21	35	0.01	0.22	12	0.02	0.10	28
Earnings coverage of net loan and lease losses (X)	123.16	39.72	83	14.51	22.91	57	29.95	24.40	70	170.33	21.75	96	110.87	0.97	91
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.38	1.23	70	2.02	1.58	78	0.41	0.83	14	0.41	0.90	12	0.47	0.95	6
Allowance for loan and lease losses / Total loans and leases	1.38	1.20	71	2.02	1.55	79	0.41	0.81	15	0.41	0.89	12	0.47	0.94	8
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.22	0.49	16	0.22	0.71	9	0.10	0.57	7	0.06	0.61	3	0.06	0.57	4
30-89 days past due loans and leases / Total loans and leases	0.01	0.32	2	0.01	0.39	1	0.15	0.43	15	0.09	0.44	11	0.11	0.32	14
Liquidity and Funding															
Net noncore funding dependence	3.41	-2.33	67	-0.48	3.20	43	8.49	14.45	32	14.98	16.62	52	13.86	13.97	49
Net short-term noncore funding dependence	3.31	-7.71	82	-0.79	-4.76	62	7.77	3.38	59	13.52	4.66	78	11.25	9.65	58
Net loans and leases / Total assets	66.89	58.67	73	65.72	61.58	58	73.78	63.77	74	76.66	63.98	84	77.15	72.64	67
Capitalization															
Tier 1 leverage ratio	10.08	8.98	75	9.47	9.13	65	10.54	9.76	74	10.38	9.71	72	10.70	10.04	68
Holding company equity capital / Total assets	13.68	10.71	87	13.92	11.16	85	17.09	12.43	91	17.15	12.22	94	15.48	10.84	95
Total equity capital (including minority interest) / Total assets	13.68	10.82	87	13.92	11.29	83	17.09	12.57	91	17.15	12.27	94	15.48	10.89	95
Common equity tier 1 capital / Total risk-weighted assets	12.11	12.42	48	12.04	12.38	50	11.35	12.17	40	10.88	12.12	35	10.59	11.90	29
Net loans and leases / Equity capital (X)	4.89	5.53	40	4.72	5.58	31	4.32	5.21	28	4.47	5.29	29	4.98	6.82	14
Cash dividends / Net income	35.86	28.27	65	132.39	42.30	97	33.73	33.12	52	0	27.31	5	0	32.32	8
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36				19.39
Growth Rates															
Assets	6.88	10.50	41	67.60	16.68	96	2.51	9.26	26	43.15	7	95	98.81	9.89	97
Equity capital	5.08	7.46	52	36.47	6.99	95	2.18	10.49	19	58.59	7.89	94	170.15	13.71	98
Net loans and leases	8.79	3.36	77	49.29	9.07	95	-1.34	9.10	9	42.25	7.89	95	91.79	12.54	97
Noncore funding	22.12	-14.79	89	-19.77	-12.18	41	-37.30	6.59	3	43.18	10.67	85	53.57	-3.35	89
Parent Company Ratios															
Short-term debt / Equity capital	0.28	0.57	77	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46
Long-term debt / Equity capital	11.45	10.95	64	12.93	13.56	63	10.29	13.04	61	4.29	13.37	38	6.79	4.39	65
Equity investment in subsidiaries / Equity capital	110.67	103.22	83	109.87	102.81	86	110.22	103.22	82	105.04	103.10	63	107.14	105.17	57
Cash from ops + noncash items + op expense / Op expense + dividends	90.15	154.48	20	38.73	147.24	4	96.96	190.27	15	86.70	174.91	10	85.66	100.80	31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	621,533	577,192	485,663	415,411	251,027	7.68	293.54
Income from lease financing receivables.....	500	366	0	0	0	36.61	
Fully taxable income on loans and leases.....	621,221	572,412	485,464	415,411	251,027	8.53	293.34
Tax-exempt income on loans and leases.....	812	5,146	199	0	0	-84.22	
Estimated tax benefit on income on loans and leases.....	197	671	51	0	0	-70.68	
Income on loans and leases (tax equivalent).....	622,230	578,229	485,714	415,411	251,027	7.61	293.98
Investment interest income (tax equivalent).....	77,807	52,325	38,033	28,480	17,175	48.70	1108.94
Interest on balances due from depository institutions.....	877	1,016	1,217	1,773	728	-13.68	15.09
Interest income on other earning assets.....	2,549	2,106	3,069	4,069	2,830	21.04	7.33
Total interest income (tax equivalent).....	703,463	633,676	528,033	449,733	271,760	11.01	319.96
Interest on time deposits of \$250K or more	1,180	4,310	9,001	4,637	1,545	-72.62	
Interest on time deposits < \$250K.....	2,292	6,435	18,295	11,927	4,487	-64.38	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	8,345	23,591	31,000	21,090	7,339	-64.63	109.15
Interest on other borrowings and trading liabilities.....	266	1,943	11,052	12,731	5,251	-86.31	-88.10
Interest on subordinated debt and mandatory convertible securities	22,282	20,236	9,458	5,327	3,860	10.11	560.60
Total interest expense.....	34,365	56,515	78,806	55,712	22,482	-39.19	145.48
Net interest income (tax equivalent).....	669,098	577,161	449,227	394,021	249,278	15.93	335.87
Non-interest income.....	90,240	56,910	27,135	29,189	28,219	58.57	415.54
Adjusted operating income (tax equivalent)	759,338	634,071	476,362	423,210	277,497	19.76	344.02
Overhead expense.....	379,573	400,140	258,118	249,523	167,573	-5.14	288.87
Provision for credit losses.....	-70,876	172,262	7,135	8,156	8,640		
Securities gains (losses)	16,906	13,882	8,570	1,398	2,739	21.78	961.27
Other tax equivalent adjustments	0	0	36	0	118		
Pretax net operating income (tax equivalent).....	467,547	75,551	219,715	166,929	104,141	518.85	606.03
Applicable income taxes	120,934	12,250	58,035	42,240	42,126	887.22	379.59
Tax equivalent adjustments	6,724	2,950	1,962	1,349	1,915	127.93	644.63
Applicable income taxes (tax equivalent).....	127,658	15,200	59,997	43,589	44,041	739.86	388.76
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	339,889	60,351	159,718	123,340	60,100	463.19	747.54
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	339,889	60,351	159,718	123,340	60,100	463.19	747.54
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	339,889	60,351	159,718	123,340	60,100	463.19	747.54
Investment securities income (tax equivalent).....	77,807	52,325	38,033	28,480	17,175	48.70	1108.94
US Treasury and agency securities (excluding mortgage-backed securities)	7,673	7,772	7,071	2,324	830	-1.27	191725.00
Mortgage-backed securities	23,846	16,913	15,994	14,386	7,041	40.99	723.70
All other securities	46,288	27,640	14,968	11,770	9,304	67.47	1208.69
Cash dividends declared.....	121,887	79,901	53,867	0	0	52.55	
Common	121,887	79,901	53,867	0	0	52.55	
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.44	2.85	87	3.79	3.27	83	4.58	4	86	4.59	3.87	87	4.47	3.78	93
Less: Interest expense	0.17	0.23	43	0.34	0.48	31	0.68	0.98	30	0.57	0.79	31	0.37	0.50	26
Equals: Net interest income (tax equivalent)	3.27	2.60	89	3.45	2.77	88	3.90	3.01	88	4.02	3.08	89	4.10	3.29	95
Plus: Non-interest income	0.44	1.04	19	0.34	1.21	9	0.24	1.32	7	0.30	1.31	8	0.46	0.93	19
Equals: adjusted operating income (tax equivalent)	3.71	3.70	55	3.79	4.04	41	4.13	4.41	36	4.32	4.46	43	4.56	4.26	66
Less: Overhead expense	1.86	2.17	28	2.39	2.57	49	2.24	2.69	26	2.55	2.71	42	2.76	2.60	61
Less: Provision for credit losses	-0.35	-0.09	9	1.03	0.51	89	0.06	0.15	27	0.08	0.14	36	0.14	0.11	69
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	91
Plus: Realized gains (losses) on available-for-sale securities	0.08	0.01	96	0.08	0.02	90	0.07	0.01	96	0.01	0	90	0.04	0.01	85
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	87	0	0	45	0	0	85
Equals: Pretax net operating income (tax equivalent)	2.29	1.66	86	0.45	1.04	13	1.91	1.56	80	1.70	1.57	60	1.71	1.55	65
Less: Applicable income taxes (tax equivalent)	0.62	0.38	91	0.09	0.23	14	0.52	0.36	88	0.44	0.33	84	0.72	0.59	70
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	47
Equals: Net operating income	1.66	1.26	83	0.36	0.81	14	1.39	1.19	71	1.26	1.24	47	0.99	0.95	57
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	49
Equals: Net income	1.66	1.26	83	0.36	0.82	14	1.39	1.19	71	1.26	1.24	47	0.99	0.95	57
Memo: Net income (last four quarters)	1.66	1.26	83	0.36	0.82	14	1.39	1.19	70	1.26	1.24	47	0.99	0.95	57
Net income—BHC and noncontrolling (minority) interest	1.66	1.27	83	0.36	0.83	13	1.39	1.20	71	1.26	1.25	47	0.99	0.95	57
Margin Analysis															
Average earning assets / Average assets	91.67	93.08	30	90.81	92.32	31	88.54	91.05	25	89.33	91.48	23	90.82	93.19	22
Average interest-bearing funds / Average assets	53.53	61.99	15	53.77	64.06	10	51.99	65.57	7	51.84	65.56	7	54.28	70.06	6
Interest income (tax equivalent) / Average earning assets	3.75	3.06	89	4.17	3.55	85	5.17	4.41	87	5.14	4.24	89	4.92	4.06	95
Interest expense / Average earning assets	0.18	0.25	42	0.37	0.52	31	0.77	1.08	30	0.64	0.86	31	0.41	0.54	30
Net interest income (tax equivalent) / Average earning assets	3.57	2.80	90	3.80	3.01	88	4.40	3.33	89	4.50	3.38	91	4.51	3.54	96
Yield or Cost															
Total loans and leases (tax equivalent)	4.61	4.01	81	4.90	4.27	83	5.54	5.09	79	5.53	4.95	81	5.32	4.52	90
Interest-bearing bank balances	0.15	0.14	67	0.14	0.27	14	0.66	2.04	4	1.18	1.64	15	0.53	1.13	7
Federal funds sold and reverse repos		0.25			0.68			2.44		6.78	2.17	94	8.31	0.83	95
Trading assets	0	0.45	26	0	0.60	23	0	0.99	21	0	1.11	19	0	0.48	35
Total earning assets	3.71	3.04	88	4.15	3.51	85	5.15	4.36	88	5.12	4.20	89	4.89	3.98	95
Investment securities (tax equivalent)	1.79	1.77	54	2.12	2.25	35	3.04	2.76	78	2.81	2.68	66	2.58	2.61	50
US Treasury and agency securities (excluding mortgage-backed securities)	1.25	1.14	57	1.63	1.75	47	2.61	2.32	75	2.08	2.05	58	2.19	1.66	79
Mortgage-backed securities	1.15	1.57	13	1.57	2.05	12	2.75	2.61	67	2.47	2.50	47	1.95	2.19	22
All other securities	2.59	2.81	46	2.30	3.24	14	3.52	4.06	38	3.54	4.20	40	3.44	3.85	40
Interest-bearing deposits	0.11	0.21	26	0.41	0.53	41	1.11	1.10	55	0.83	0.81	59	0.45	0.52	45
Time deposits of \$250K or more	0.20	0.66	6	0.70	1.42	5	1.91	1.96	41	1.41	1.44	43			
Time deposits < \$250K	0.32	0.62	18	0.75	1.36	6	1.99	1.82	58	1.34	1.29	52			
Other domestic deposits	0.09	0.15	35	0.34	0.36	51	0.81	0.93	42	0.67	0.67	58			
Foreign deposits		0.14			0.42			1.19			0.97			0.84	
Federal funds purchased and repos	0	0.17	9	0	0.62	1	1.61	1.86	41	1.68	1.51	53	1.86	0.68	89
Other borrowed funds and trading liabilities	0.32	1.27	18	1	1.50	28	2.34	2.38	50	2.04	2.28	34	1.19	1.48	32
All interest-bearing funds	0.31	0.37	48	0.63	0.74	42	1.31	1.49	37	1.10	1.19	49	0.68	0.71	51

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017			
Non-interest Income and Expenses												
Total non-interest income	90,240		56,910		27,135		29,189		28,219			
Fiduciary activities income	38,181		16,666		0		0		0			
Service charges on deposit accounts - domestic	9,218		8,690		7,862		6,279		3,788			
Trading revenue.....	11		751		462		112		138			
Investment banking fees and commissions.....	0		0		0		0		0			
Insurance activities revenue.....	0		0		0		0		0			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees	2,121		2,028		1,840		1,448		787			
Net securitization income	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	4,194		8,242		6,737		10,971		12,281			
Other non-interest income.....	36,515		20,533		10,234		10,379		11,225			
Total overhead expenses	379,573		400,140		258,118		249,523		167,573			
Personnel expense.....	215,039		189,035		139,465		135,054		86,997			
Net occupancy expense.....	47,807		57,297		30,793		25,608		17,149			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	15,936		17,072		17,243		13,594		6,141			
Other operating expenses.....	100,791		136,736		70,617		75,267		57,286			
Fee income on mutual funds and annuities.....	0		0		0		0		0			
Memoranda												
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0			
Number of equivalent employees	1,520		1,478		998		1,023		842			
Average personnel expense per employee.....	141.47		127.90		139.74		132.02		103.32			
Average assets per employee.....	13,460.56		11,323.31		11,551.80		9,576.94		7,223.64			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0	2.17	11	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	50.43	59.28	18	63.40	62.28	59	54.41	61.29	19	59.15	60.88	41
Percent of Average Assets												
Total overhead expense	1.86	2.17	28	2.39	2.57	49	2.24	2.69	26	2.55	2.71	42
Personnel expense.....	1.05	1.21	32	1.13	1.30	31	1.21	1.41	30	1.38	1.44	41
Net occupancy expense.....	0.23	0.23	52	0.34	0.26	82	0.27	0.28	46	0.26	0.28	42
Other operating expenses.....	0.57	0.72	32	0.92	0.94	67	0.76	0.97	37	0.91	0.97	55
Overhead less non-interest income	1.41	1.10	76	2.05	1.25	88	2	1.32	88	2.25	1.38	93
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	49.99	58.83	18	63.11	61.82	60	54.19	60.64	20	58.96	60.37	44
Personnel expense.....	28.32	32.93	25	29.81	32.36	31	29.28	32.39	29	31.91	32.51	41
Net occupancy expense.....	6.30	6.23	50	9.04	6.58	85	6.46	6.52	49	6.05	6.48	36
Other operating expenses.....	15.37	19.18	20	24.26	22.28	74	18.44	21.20	40	21	20.90	57
Total non-interest income	11.88	27.67	12	8.98	28.83	7	5.70	29.23	3	6.90	28.50	6
Fiduciary activities income	5.03	2.20	84	2.63	2.09	64	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	1.21	3.27	18	1.37	3.27	20	1.65	3.88	22	1.48	4.15	22
Trading revenue.....	0	0.62	48	0.12	1.28	48	0.10	1.18	44	0.03	0.85	48
Investment banking fees and commissions.....	0	2.58	7	0	2.46	6	0	3.54	5	0	3.42	5
Insurance activities revenue.....	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.28	0.60	56	0.32	0.01	76	0.39	0.28	72	0.34	0.65	50
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.55	3.30	26	1.30	3.92	39	1.41	1.86	51	2.59	1.61	74
Other non-interest income.....	4.81	9.27	21	3.24	9.65	7	2.15	10.04	4	2.45	9.86	5
Overhead less non-interest income	38.10	30.52	73	54.13	31.93	91	48.49	31.06	93	52.06	31.46	95
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.87	21.18	92	16.21	18.63	31	26.41	20.56	89	25.30	19.04	89
Applicable income tax + TE / Pretax net operating income + TE	27.30	22.67	89	20.12	21.18	31	27.31	23.23	86	26.11	21.56	87

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	12,004,979	11,076,595	6,791,676	6,868,548	4,681,711	8.38	392.48	
Commercial and industrial loans	1,631,217	1,727,771	1,716,794	1,694,981	1,337,790	-5.59	102.27	
Loans to individuals	4,238	5,703	49,099	88,299	91,537	-25.69	31.25	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	51,241	100,498	128,302	139,780	104,715	-49.01		
Other loans and leases	616,834	328,559	38,112	50,929	4,141	87.74	30695.51	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	14,308,509	13,239,126	8,723,983	8,842,537	6,219,894	8.08	340.35	
Less: Allowance for loan and lease losses	197,752	268,018	35,698	36,072	28,936	-26.22	828.59	
Net loans and leases	14,110,757	12,971,108	8,688,285	8,806,465	6,190,958	8.79	337.13	
Debt securities that reprice or mature in over 1 year	4,455,486	3,756,771	1,375,912	1,073,774	727,353	18.60	1068.24	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	18,566,243	16,727,879	10,064,197	9,880,239	6,918,311	10.99	414.38	
Interest-bearing bank balances	223,769	748,182	193,711	165,908	160,840	-70.09	53.17	
Federal funds sold and reverse repos	0	0	0	0	3,350			
Debt securities that reprice or mature within 1 year	200,074	198,076	30,310	74,658	78,367	1.01	2357.01	
Trading assets	5,226	12,053	2,103	1,929	1,484	-56.64		
Total earning assets	18,995,312	17,686,190	10,290,321	10,122,734	7,162,352	7.40	404.70	
Non-interest-bearing cash and due from depository institutions	83,150	135,429	135,847	43,641	39,567	-38.60	465.42	
Premises, fixed assets, and leases	135,916	154,974	102,178	64,691	53,155	-12.30	1031.31	
Other real estate owned	0	0	441	147	326		-100.00	
Investment in unconsolidated subsidiaries	0	403	403	875	720	-100.00	-100.00	
Intangible and other assets	1,880,073	1,759,548	1,246,822	1,255,299	768,381	6.85	666.84	
Total assets	21,094,429	19,736,544	11,776,012	11,487,387	8,024,501	6.88	422.62	
Quarterly average assets	20,876,716	19,999,289	11,539,809	11,606,911	7,471,947	4.39	441.34	
Average loans and leases (YTD)	13,494,165	11,808,303	8,768,957	7,516,539	4,717,558	14.28	366.04	
Memoranda								
Loans held-for-sale	10,869	601	1,672	5,719	23,426	1708.49	40.95	
Loans not held-for-sale	14,297,640	13,238,525	8,722,311	8,836,818	6,196,468	8.00	341.07	
Real estate loans secured by 1–4 family	518,389	279,945	313,228	417,305	382,767	85.18	343.28	
Commercial real estate loans	11,303,038	10,623,788	6,292,574	6,302,427	4,142,355	6.39	387.05	
Construction and land development	288,889	366,419	441,982	585,152	329,844	-21.16	-3.73	
Multifamily	5,478,046	5,174,191	1,590,435	1,545,819	803,148	5.87	681.85	
Nonfarm nonresidential	5,536,103	5,083,178	4,260,157	4,171,456	3,009,363	8.91	319.42	
Real estate loans secured by farmland	183,552	172,862	185,874	148,816	156,589	6.18		
Total investment securities	4,655,560	3,954,847	1,406,222	1,148,432	805,720	17.72	1095.18	
U.S. Treasury securities	57,866	32,533	63,555	60,912	0	77.87		
US agency securities (excluding mortgage-backed securities)	432,135	690,386	246,358	130,070	47,209	-37.41		
Municipal securities	1,458,257	1,446,019	397,298	238,630	232,128	0.85	1127.46	
Mortgage-backed securities	2,251,932	1,368,993	545,934	613,448	445,699	64.50	871.11	
Asset-backed securities	0	0	0	0	0			
Other debt securities	455,370	416,916	153,077	105,372	80,684	9.22	1072.67	
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	4,273,864	3,931,115	1,368,384	1,103,222	787,429	8.72	1021.86	
U.S. Treasury securities	57,866	32,533	63,555	60,912	0	77.87		
US agency securities (excluding mortgage-backed securities)	432,135	690,386	246,358	130,070	47,209	-37.41		
Municipal securities	1,089,913	1,446,019	397,298	238,630	232,128	-24.63	817.41	
Mortgage-backed securities	2,240,089	1,346,869	509,820	570,067	428,546	66.32	897.73	
Asset-backed securities	0	0	0	0	0			
Other debt securities	453,861	415,308	151,353	103,543	79,546	9.28	1105.73	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	2,727	1,281	922	-538	-209	112.88		
Available-for-sale securities appreciation (depreciation)	-4,725	84,382	30,124	-7,946	646			
Structured notes, fair value	10,335	0	0	0	0		-68.29	
Pledged securities	130,699	147,257	125,657	215,307	264,404	-11.24	40.05	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	6,776,956	6,031,300	3,872,228	3,509,078	2,239,474	12.36	11955.85
NOW, ATS and transaction accounts	3,493,331	2,913,260	586,019	526,088	365,194	19.91	120193.77
Time deposits less brokered deposits < \$250K	559,458	792,425	486,139	357,823	419,436	-29.40	
MMDA and other savings accounts	5,806,726	5,662,969	3,406,988	3,225,848	2,409,009	2.54	130.35
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	16,636,471	15,399,954	8,351,374	7,618,837	5,433,113	8.03	516.19
Time deposits of \$250K or more	493,262	673,881	473,265	438,916	247,888	-26.80	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	0	0	0	75	46,139	-100.00	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	558,000	10,000	491,000	616,000	428,500	5480.00	100.72
Other borrowings w/remaining maturity over 1 year	0	21,000	26,026	51,606	61,648	-100.00	
Brokered deposits < \$250K	5,553	160,536	88,438	613,938	417,520	-96.54	
Noncore funding	1,056,815	865,417	1,078,729	1,720,535	1,201,695	22.12	35.05
Trading liabilities	5,230	12,066	2,103	1,929	1,484	-56.66	
Subordinated notes and debentures + trust preferred securities	330,567	501,511	215,145	110,313	105,123	-34.09	376.44
Other liabilities	179,035	210,947	116,067	66,076	41,090	-15.13	622.96
Total liabilities	18,208,118	16,989,895	9,763,418	9,517,690	6,782,505	7.17	409.09
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	929	931	586	617	458	-0.21	239.05
Common surplus	2,351,294	2,354,871	1,594,434	1,674,274	1,063,974	-0.15	581.27
Retained earnings	541,950	330,555	396,051	300,407	177,149	63.95	362.99
Accumulated other comprehensive income	-7,862	60,292	21,523	-5,601	415		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	2,886,311	2,746,649	2,012,594	1,969,697	1,241,996	5.08	527.81
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	2,886,311	2,746,649	2,012,594	1,969,697	1,241,996	5.08	527.81
Total liabilities and capital	21,094,429	19,736,544	11,776,012	11,487,387	8,024,501	6.88	422.62
Memoranda							
Non-interest-bearing deposits	6,776,956	6,031,300	3,872,228	3,509,078	2,239,474	12.36	467.28
Interest-bearing deposits	10,358,330	10,203,071	5,040,849	5,162,613	3,859,047	1.52	428.54
Total deposits	17,135,286	16,234,371	8,913,077	8,671,691	6,098,521	5.55	443.21
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,746,649	2,012,594	1,969,697	1,241,996	459,740		
Accounting restatements	0	-45,625	0	0	0		
Net income	339,889	60,351	159,718	123,340	60,100		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-10,186	10,858	-90,078	9,288	9,143		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	749,603	0	601,171	709,877		
Less: Dividends declared	121,887	79,901	53,867	0	0		
Change in other comprehensive income	-68,154	38,769	27,124	-6,098	3,136		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,886,311	2,746,649	2,012,594	1,969,697	1,241,996		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	56.91	36.25	87	56.12	36.22	88	57.67	37.78	86	59.79	37.19	91	58.34	53.41	61
Commercial and industrial loans	7.73	10.76	38	8.75	13.52	25	14.58	12.02	63	14.76	12.85	62	16.67	10.82	80
Loans to individuals	0.02	3.36	6	0.03	3.40	7	0.42	4.20	20	0.77	4.31	28	1.14	2.58	54
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0	45
Agricultural loans.....	0.24	0.18	72	0.51	0.19	83	1.09	0.24	89	1.22	0.30	88	1.30	0.51	81
Other loans and leases.....	2.92	4.47	48	1.66	4.63	24	0.32	5.01	4	0.44	5	5	0.05	2.62	11
Net loans and leases.....	66.89	58.67	73	65.72	61.58	58	73.78	63.77	74	76.66	63.98	84	77.15	72.64	67
Debt securities over 1 year.....	21.12	19.46	61	19.03	15.55	67	11.68	14.60	32	9.35	14.63	21	9.06	13.96	27
Mutual funds and equity securities	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12	0	0.07	15
Subtotal	88.01	79.22	88	84.76	78.16	71	85.46	79.65	65	86.01	79.97	62	86.21	87.26	32
Interest-bearing bank balances	1.06	8.50	6	3.79	7.51	25	1.64	3.06	41	1.44	3.04	38	2	2.34	55
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0.04	0.02	84
Debt securities 1 year or less	0.95	1.56	47	1	1.68	43	0.26	1.91	19	0.65	1.96	33	0.98	1.92	46
Trading assets	0.02	0.49	44	0.06	1.01	40	0.02	1.19	34	0.02	1.33	36	0.02	0.02	74
Total earning assets.....	90.05	91.77	32	89.61	91.05	28	87.38	89.53	26	88.12	89.74	31	89.26	92.22	10
Non-interest cash and due from depository institutions.....	0.39	0.82	16	0.69	1.07	20	1.15	1.14	50	0.38	1.21	5	0.49	1.26	15
Other real estate owned.....	0	0.01	9	0	0.02	4	0	0.03	23	0	0.04	12	0	0.06	22
All other assets.....	9.56	7.35	77	9.70	7.82	75	11.46	9.27	76	11.50	8.98	76	10.25	6.45	95
Memoranda															
Short-term investments	2.01	11.47	4	4.79	11.17	21	1.90	7.63	23	2.09	7.80	29	3.02	4.63	49
U.S. Treasury securities.....	0.27	1.47	38	0.16	0.84	55	0.54	1.03	62	0.53	1.04	57	0	0.22	31
US agency securities (excluding mortgage-backed securities)	2.05	0.82	80	3.50	0.63	92	2.09	0.54	88	1.13	0.69	75	0.59	1.50	44
Municipal securities	6.91	1.73	93	7.33	1.69	93	3.37	1.34	82	2.08	1.62	64	2.89	2.97	65
Mortgage-backed securities	10.68	14.14	38	6.94	11.75	25	4.64	11.44	14	5.34	11.13	18	5.55	9.19	32
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.23	34
Other debt securities	2.16	0.53	91	2.11	0.42	93	1.30	0.39	85	0.92	0.41	78	1.01	0.48	80
Loans held-for-sale.....	0.05	0.55	35	0	0.52	16	0.01	0.39	23	0.05	0.30	34	0.29	0.32	70
Loans held for investment	67.78	58.06	76	67.08	61.72	62	74.07	63.50	80	76.93	63.93	84	77.22	72.42	67
Real estate loans secured by 1–4 family	2.46	11.46	9	1.42	11.91	9	2.66	13.29	13	3.63	13.46	14	4.77	16.44	10
Revolving	0.36	1.42	25	0.25	1.66	20	0.58	2.07	29	0.91	2.27	31	1.23	2.71	34
Closed-end, secured by first liens	2.06	9.67	12	1.13	9.81	10	1.98	10.69	13	2.60	10.57	15	3.35	13.03	9
Closed-end, secured by junior liens	0.04	0.17	29	0.05	0.22	24	0.09	0.28	34	0.12	0.31	33	0.18	0.39	32
Commercial real estate loans	53.58	22.69	96	53.83	22.22	97	53.44	22.23	97	54.86	21.58	97	51.62	33.79	87
Construction and land development	1.37	3.34	27	1.86	3.40	35	3.75	3.44	59	5.09	3.51	72	4.11	4.55	51
Multifamily	25.97	3.57	96	26.22	3.12	97	13.51	3.01	93	13.46	2.72	95	10.01	5.32	83
Nonfarm nonresidential	26.24	14.57	87	25.76	14.72	86	36.18	14.69	96	36.31	14.44	97	37.50	22.30	94
Real estate loans secured by farmland	0.87	0.30	83	0.88	0.33	81	1.58	0.36	88	1.30	0.41	83	1.95	0.81	81

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	83.90	61.05	87	83.67	57.15	93	77.85	57.46	81	77.68	56.49	80	75.27	73.20	51
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	3.62	19.86	9	2.11	19.43	8	3.59	20.75	10	4.72	21.10	10	6.15	22.92	7
Real estate loans secured by 1–4 family.....	0.53	2.43	22	0.37	2.64	20	0.79	3.15	26	1.18	3.50	28	1.59	3.76	32
Revolving	3.09	17.24	9	1.75	16.59	7	2.80	17.39	10	3.54	17.39	9	4.56	18.68	8
Closed-end.....	79	37.86	97	80.25	34.63	98	72.13	33.52	97	71.27	32.14	97	66.60	46.38	88
Construction and land development.....	2.02	5.65	23	2.77	5.26	31	5.07	5.09	57	6.62	5.20	67	5.30	6.35	46
1–4 family.....	0.62	1.18	49	0.95	0.93	59	2.03	0.94	77	2.63	1.02	82	3.26	1.50	83
Other.....	1.39	4.40	19	1.82	4.19	25	3.03	4.02	46	3.99	4.05	55	2.04	4.76	26
Multifamily.....	38.29	5.78	97	39.08	4.96	98	18.23	4.69	93	17.48	4.10	94	12.91	7.13	81
Nonfarm nonresidential	38.69	24.56	79	38.40	22.93	88	48.83	22.15	96	47.17	21.40	96	48.38	30.84	93
Owner-occupied.....	18.05	8.29	90	17.75	7.68	94	23.84	7.72	97	23.58	8.03	97	27.14	10.55	99
Other.....	20.64	15.94	67	20.64	14.95	71	24.99	14.34	85	23.59	13.38	88	21.25	19.91	62
Real estate loans secured by farmland.....	1.28	0.54	82	1.31	0.54	81	2.13	0.55	84	1.68	0.63	79	2.52	1.19	77
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0	45
Commercial and industrial loans	11.40	18.86	24	13.05	22.17	17	19.68	19.53	57	19.17	20.32	50	21.51	15.52	75
Loans to individuals	0.03	6.24	6	0.04	6.13	7	0.56	7.13	17	1	7.36	23	1.47	3.90	52
Credit card loans	0	0.53	47	0	0.65	46	0	0.81	44	0.01	1.02	47	0.01	0.03	74
Agricultural loans.....	0.36	0.34	70	0.76	0.32	82	1.47	0.37	89	1.58	0.46	86	1.68	0.76	79
Other loans and leases.....	4.31	8.75	41	2.48	9.09	24	0.44	9.85	3	0.58	9.66	5	0.07	3.75	10
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	560.86	391.81	81	556.68	381.27	83	585.77	391.26	83	598.20	379.80	87	605.52	518.19	66
Real estate loans secured by 1–4 family.....	24.22	126.06	8	14.07	125.03	8	27.02	138.18	10	36.34	137.84	11	49.51	159.68	10
Revolving	3.53	15.44	23	2.45	17.42	20	5.92	21.26	28	9.10	23.33	32	12.79	26.74	36
Closed-end.....	20.69	108.85	10	11.62	106.14	8	21.10	115.20	10	27.24	112.79	12	36.71	130.06	11
Commercial real estate loans	528.06	245.88	95	533.92	234.65	97	542.73	229.44	96	548.89	219.72	97	535.76	328.67	90
Construction and land development.....	13.50	35.95	26	18.42	35.62	34	38.12	34.95	57	50.96	35.36	66	42.66	44.44	51
1–4 family.....	4.17	7.42	51	6.31	6.34	59	15.30	6.61	79	20.24	7.04	88	26.21	10.44	88
Other.....	9.32	28.11	23	12.11	28.16	29	22.82	27.32	46	30.72	27.26	58	16.45	33.34	28
Multifamily.....	255.93	38.66	95	260.04	32.74	97	137.17	31.04	92	134.63	27.85	93	103.88	51.49	83
Nonfarm nonresidential	258.64	158.05	85	255.46	155.06	85	367.43	152.10	96	363.30	147.22	97	389.22	217.26	95
Owner-occupied.....	120.69	52.99	91	118.12	52.37	92	179.40	53.07	98	181.60	54.89	98	218.31	73.43	99
Other.....	137.95	102.54	70	137.35	100.54	67	188.03	97.41	91	181.70	91.80	87	170.92	140.40	69
Real estate loans secured by farmland.....	8.58	3.22	82	8.69	3.44	79	16.03	3.60	88	12.96	4.02	83	20.25	7.80	81
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.01	45
Commercial and industrial loans	76.21	114.45	36	86.83	139.91	24	148.07	122.02	64	147.62	128.82	60	173.03	105.25	84
Loans to individuals	0.20	34.55	6	0.29	37.47	7	4.23	43.51	22	7.69	42.67	28	11.84	23.98	58
Credit card loans	0	2.77	47	0	3.30	46	0	4.34	45	0.08	5.31	48	0.09	0.19	75
Agricultural loans.....	2.39	1.86	73	5.05	1.88	81	11.07	2.18	89	12.17	2.72	88	13.54	4.90	82
Other loans and leases.....	28.82	51.06	43	16.51	49.54	26	3.29	52.44	4	4.44	51.79	5	0.54	25.83	10
Supplemental															
Non-owner occupied CRE loans / Gross loans	61.29	30.07	96	62.66	27.32	98	48.35	26.45	92	47.74	24.79	94	39.78	35.69	67
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	409.69	195.33	93	416.93	183.76	95	363.79	178.57	92	367.65	167.93	94	320.03	253.35	74
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	530.38	252.85	94	535.05	240.85	97	543.19	236.10	96	549.25	225.98	97	538.34	331.68	89

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	2.01	11.47	4	4.79	11.17	21	1.90	7.63	23	2.09	7.80	29	3.02	4.63	49
Liquid assets	14.48	29.03	16	15.14	26.22	20	10.08	22.44	11	8.84	22.72	4	8.70	15.94	14
Investment securities	22.07	21.63	54	20.04	17.85	62	11.94	16.99	26	10	17.27	14	10.04	16.65	21
Net loans and leases	66.89	58.67	73	65.72	61.58	58	73.78	63.77	74	76.66	63.98	84	77.15	72.64	67
Net loans, leases and standby letters of credit	67.10	59.49	72	65.92	62.48	58	73.93	64.84	73	77.07	65.07	84	77.61	73.08	66
Core deposits	78.87	75.71	49	78.03	70.67	65	70.92	63.09	61	66.32	62.13	49	67.71	69.79	34
Noncore funding	5.01	10.30	32	4.38	14.13	15	9.16	19.36	24	14.98	21.34	41	14.98	17.09	42
Time deposits of \$250K or more	2.34	1.58	77	3.41	2.11	78	4.02	2.94	69	3.82	2.89	71	3.09	3.54	53
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0	49
Federal funds purchased and repos	0	1.23	11	0	1.47	10	0	1.94	9	0	1.97	15	0.57	1.20	45
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	0	0.54	31	0	0.54	30	0	0.48	28	0	0.54	31	0.53	1.21	46
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	2.65	1	83	0.05	1.24	29	4.17	3.01	66	5.36	3.67	73	5.34	4.47	59
Earning assets that reprice within 1 year	10.28	37.37	0	22.07	39.38	13	25.50	39.29	12	28.93	40.29	20	26.85	33.41	34
Interest-bearing liabilities that reprice within 1 year	4.66	6.39	48	7.67	8.20	62	8.06	10.19	41	19.24	10.01	88	21.15	16.67	75
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	0.19	38
Net assets that reprice within 1 year	5.61	29.65	6	14.40	29.11	18	17.44	26.63	24	9.69	27.38	15	5.71	15.65	23
Other Liquidity and Funding Ratios															
Net noncore funding dependence	3.41	-2.33	67	-0.48	3.20	43	8.49	14.45	32	14.98	16.62	52	13.86	13.97	49
Net short-term noncore funding dependence	3.31	-7.71	82	-0.79	-4.76	62	7.77	3.38	59	13.52	4.66	78	11.25	9.65	58
Short-term investment / Short-term noncore funding	40.80	273.46	8	116.19	184.19	40	22.27	77.77	30	15.26	66.46	19	23.76	46.67	47
Liquid assets - short-term noncore funding / Nonliquid assets	11.17	36.68	19	12.98	28.18	29	1.72	16.97	22	-5.35	16.04	15	-4.41	3.68	27
Net loans and leases / Total deposits	82.35	72.79	72	79.90	79.43	53	97.48	90.31	72	101.55	90.08	84	101.52	92.86	73
Net loans and leases / Core deposits	84.82	78.25	63	84.23	88.34	47	104.03	103.93	58	115.59	105	73	113.95	105.03	69
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.14	0.12	54	0.07	1.57	21	0.08	0.72	26	-0.05	-0.82	66	-0.03	-0.05	43
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.23	-0.25	49	4.66	4.31	62	2.68	1.36	81	-0.71	-1.98	80	0.09	-0.62	74
Structured notes appreciation (depreciation) / Tier 1 capital	0.02	-0.02	84		0.02			0			-0.05			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	8.20	14.28	47	0.60	11.38	39	2.69	12.67	45	3.94	16.19	34	2.27	13.07	42
Available-for-sale securities	91.80	83.77	54	99.40	87.23	71	97.31	85.40	59	96.06	81.88	68	97.73	86.93	57
U.S. Treasury securities	1.24	6.70	41	0.82	4.72	50	4.52	6.15	60	5.30	6.99	60	0	1.33	31
US agency securities (excluding mortgage-backed securities)	9.28	4.12	78	17.46	4.01	89	17.52	3.49	91	11.33	4.02	86	5.86	10.16	51
Municipal securities	31.32	8.22	90	36.56	9.83	90	28.25	7.75	90	20.78	9.16	81	28.81	17.86	75
Mortgage-backed securities	48.37	66.54	19	34.62	66.64	10	38.82	67.43	12	53.42	65.45	29	55.32	55.76	46
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.31	34
Other debt securities	9.78	3.08	87	10.54	3.01	87	10.89	2.94	86	9.18	2.79	85	10.01	3.25	85
Mutual funds and equity securities	0	0.29	13	0	0.35	13	0	0.40	13	0	0.42	11	0	0.58	15
Debt securities 1 year or less	4.30	7.78	47	5.01	10.55	31	2.16	11.86	14	6.50	11.91	44	9.73	11.90	56
Debt securities 1 to 5 years	12.25	18.25	43	17.29	17.03	53	15.45	17.94	56	20.48	19.18	62	20.86	23.53	48
Debt securities over 5 years	83.45	71.11	69	77.71	69.86	57	82.39	66.02	64	73.02	64.73	50	69.41	60.73	63
Pledged securities	2.81	32.26	9	3.72	35.67	11	8.94	30.57	20	18.75	33.30	31	32.82	46.78	34
Structured notes, fair value	0.22	0.11	87	0	0.02	42	0	0.03	42	0	0.04	41	0	0.08	40
Percent Change from Prior Like Quarter															
Short-term investments	-55.21	27.98	2	322.40	183.32	76	-6.88	26.69	26	-0.82	6.77	45	57.26	6.96	80
Investment securities	17.72	31.36	42	181.24	23.62	97	22.45	11.75	77	42.53	9.42	88	106.85	4.99	95
Core deposits	8.03	16.94	18	84.40	26.88	95	9.61	11.23	59	40.23	7.29	95	101.23	13.94	97
Noncore funding	22.12	-14.79	89	-19.77	-12.18	41	-37.30	6.59	3	43.18	10.67	85	53.57	-3.35	89

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	2,464,656	1,908,479	1,561,632	1,780,505	1,188,851
Commit: Secured commercial real estate loans	605,712	319,667	347,271	548,342	363,842
Commit: Unsecured real estate loans	92,732	41,898	6,810	14,486	20,124
Credit card lines (reported semiannually, June/Dec)	1,532	1,545	1,541	2,380	1,840
Securities underwriting	0	0	0	0	0
Standby letters of credit	43,255	38,771	18,060	47,029	36,807
Commercial and similar letters of credit	0	0	0	0	68
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,464,113	290,361	152,628	115,004	117,197
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	11.68	22.78	11	9.67	22.01	8	13.26	23.52	15	15.50	24.05	24	14.82	17.28	35
Standby letters of credit	0.21	0.65	21	0.20	0.71	17	0.15	0.84	12	0.41	0.92	34	0.46	0.40	69
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.01	65
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0	48
Derivative contracts	6.94	46.30	25	1.47	48.62	6	1.30	68.47	8	1	65.81	8	1.46	6.82	30
Interest rate contracts	6.94	32.46	27	1.47	34.36	6	1.30	47.31	8	1	43.84	8	1.46	6.72	30
Interest rate futures and forward contracts	0	3.25	12	0	6.21	12	0	10.67	11	0	11.40	13	0	0.28	22
Written options contracts (interest rate)	0	1.41	8	0	2.18	9	0	2.47	10	0	2.16	10	0	0.28	19
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	0.08	41
Interest rate swaps	6.94	20.49	33	1.47	20.83	14	1.30	28.86	11	1	26.74	11	1.46	5.41	41
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	0	45
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	0	48
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	18.26	44.98	9	16.16	42.82	7	17.81	45.53	11	23.69	44.93	21	25.20	25.74	48

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	1,464,113	290,361	152,628	115,004	117,197
Interest rate contracts	1,464,113	290,361	152,628	115,004	117,197
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	1,464,113	290,361	152,628	115,004	117,197
Held for trading.....	264,113	290,361	152,628	115,004	117,197
Interest rate contracts	264,113	290,361	152,628	115,004	117,197
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,200,000	0	0	0	0
Interest rate contracts	1,200,000	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,464,113	290,361	152,628	115,004	117,197
One year or less	300,000	0	0	0	0
Over 1 year to 5 years	937,425	18,848	19,358	10,273	10,518
Over 5 years	226,688	271,513	133,270	104,731	106,679
Gross negative fair value (absolute value)	5,263	12,066	2,103	1,618	1,199
Gross positive fair value.....	10,100	12,053	2,103	1,618	1,199
Held for trading.....	5,226	12,053	2,103	1,618	1,199
Non-traded.....	4,874	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	10,100	12,053	2,103	1,618	1,199
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	99.91	56
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	0.04	44
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	0	47
Futures and forwards	0	11.16	7	0	14.05	7	0	13.49	6	0	12.78	8	0	12.76	16
Written options	0	6.28	6	0	8.18	6	0	5.91	6	0	6.60	7	0	9.73	15
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0	49
Over-the-counter	0	5.96	6	0	7.73	7	0	5.10	6	0	5.49	8	0	9.46	15
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	1.44	38
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0	49
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	1.27	39
Swaps	100	74.26	96	100	68.76	96	100	69.75	95	100	70.34	95	100	66.04	90
Held for trading	18.04	40.42	46	100	43.53	96	100	44.16	97	100	46.31	98	100	16.18	95
Interest rate contracts	18.04	34.15	50	100	36.62	96	100	37.24	97	100	38.40	98	100	16.40	96
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	0	49
Non-traded	81.96	59.58	53	0	56.47	3	0	55.84	2	0	53.69	1	0	83.82	4
Interest rate contracts	81.96	56.71	57	0	53.82	3	0	52.22	2	0	50.60	2	0	83.04	4
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.01	46
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	100	92.53	76	100	91.48	75	100	93.86	75	100	94.47	75	100	87.47	80
One year or less	20.49	27.56	53	0	32.05	4	0	32.17	2	0	32.51	3	0	15.62	13
Over 1 year to 5 years	64.03	27.01	94	6.49	27.06	17	12.68	30.45	27	8.93	31.16	18	8.97	21.68	39
Over 5 years	15.48	29.89	36	93.51	29.56	98	87.32	28.09	95	91.07	28.71	95	91.03	37.90	90
Gross negative fair value (absolute value)	0.36	0.98	21	4.16	1.55	93	1.38	0.83	77	1.41	0.72	94	1.02	0.50	83
Gross positive fair value	0.69	1.34	17	4.15	2.23	92	1.38	1.19	59	1.41	0.85	87	1.02	0.92	65
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.04	20	0.01	0.07	24	0	0.06	15	0	0.06	14	0	0	46
Gross positive fair value (X)	0.01	0.05	19	0.01	0.09	17	0	0.07	14	0	0.06	12	0	0.01	36
Held for trading (X)	0	0.04	47	0.01	0.07	42	0	0.06	41	0	0.05	41	0	0	78
Non-traded (X)	0	0.01	39	0	0.02	4	0	0.01	5	0	0.01	2	0	0	11
Current credit exposure (X)	0.01	0.04	25	0.01	0.06	25	0	0.05	19	0	0.04	18	0	0	53
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.06	0.46	24	0.08	0.85	25	0.02	0.73	18	0.02	0.53	18	0.02	0.05	51

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017							
Change: Allowance for Loan and Lease Losses excluding ATTR																
Beginning balance		268,018		35,698		36,072		28,936		21,296						
Gross losses		8,616		19,858		7,853		1,955		1,362						
Write-downs, transfers to loans held-for-sale		0		0		1,389		0		0						
Recoveries		5,419		2,988		344		935		362						
Net losses		3,197		16,870		7,509		1,020		1,000						
Provision for loan and lease losses		-67,069		172,262		7,135		8,156		8,640						
Adjustments		0		76,928		0		0		0						
Ending balance		197,752		268,018		35,698		36,072		28,936						
Memo: Allocated transfer risk reserve (ATTR).....		0		0		0		0		0						
Analysis Ratios																
Provision for loan and lease losses / Average assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
-0.33	-0.09	9	1.03	0.51	89	0.06	0.15	27	0.08	0.14	36	0.14	0.11	69		
-0.50	-0.16	12	1.46	0.82	85	0.08	0.24	26	0.11	0.24	30	0.18	0.16	67		
-2,097.87	-105.48	4	1,021.11	487.86	85	95.02	130.58	23	799.61	134.68	96	864	110.75	94		
Allowance for loan and lease losses / Total loans and leases not held for sale	1.38	1.23	70	2.02	1.58	78	0.41	0.83	14	0.41	0.90	12	0.47	0.95	6	
Allowance for loan and lease losses / Total loans and leases	1.38	1.20	71	2.02	1.55	79	0.41	0.81	15	0.41	0.89	12	0.47	0.94	8	
Allowance for loan and lease losses / Net loans and leases losses (X)	61.86	21.39	87	15.89	11.58	76	4.75	8.03	50	35.36	7.54	93	28.94	16.23	82	
Allowance for loan and lease losses / Nonaccrual assets	632.34	364.13	84	917.59	299.17	92	418.65	218.72	84	747.30	214.03	93	881.12	270.69	93	
ALLL / 90+ days past due + nonaccrual loans and leases	632.34	287.08	87	917.59	244.34	98	418.65	151.73	91	715.71	160.51	97	566.82	232.03	91	
Gross loan and lease losses / Average loans and leases	0.06	0.19	21	0.17	0.34	37	0.09	0.28	25	0.03	0.30	5	0.03	0.16	16	
Recoveries / Average loans and leases	0.04	0.08	32	0.03	0.07	21	0	0.08	7	0.01	0.09	6	0.01	0.06	12	
Net losses / Average loans and leases	0.02	0.11	28	0.14	0.27	41	0.09	0.21	35	0.01	0.22	12	0.02	0.10	28	
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0.02	0	92	0	0	39	0	0	48	
Recoveries / Prior year-end losses	27.29	34.67	47	38.05	33.98	68	17.60	36.22	19	68.65	41.30	85	6.91	50.41	7	
Earnings coverage of net loan and lease losses (X).....	123.16	39.72	83	14.51	22.91	57	29.95	24.40	70	170.33	21.75	96	110.87	0.97	91	
Net Loan and Lease Losses By Type																
Real estate loans	0	0.02	47	0.05	0.04	64	0.04	0.01	76	0	0.02	32	0	0.02	28	
Real estate loans secured by 1–4 family.....	-0.01	-0.02	42	0.22	0.01	95	-0.01	0.01	28	-0.02	0.01	17	-0.01	0.03	20	
Revolving	0.07	-0.07	92	0.22	0.01	90	0	0.02	43	0	0.03	37	0	0.03	25	
Closed-end.....	-0.03	-0.01	25	0.22	0	96	-0.01	0	24	-0.02	0.01	18	-0.01	0.02	22	
Commercial real estate loans	0	0.04	42	0.05	0.07	55	0.04	0.01	77	0	0.01	41	0	0.01	35	
Construction and land development	0	0	64	0.15	0	92	0	-0.01	60	0	-0.03	70	0	-0.04	61	
1–4 family.....	0	0	57	0.15	0	97	0	0	0	0.55	0	-0.01	63	0	0	59
Other	0	0	64	0	0	57	0	-0.01	61	0	-0.02	68	0	-0.04	62	
Multifamily.....	0	0.01	48	0	0	58	0	0	56	0	0	37	0	0	53	
Nonfarm nonresidential	0.01	0.05	44	0.09	0.11	62	0.06	0.02	81	0	0.02	29	-0.01	0.02	28	
Owner-occupied.....	0	0.01	25	0.06	0.02	82	0.04	0.01	87	0	0.01	23	0	0.01	25	
Other.....	0.01	0.04	54	0.03	0.08	52	0.02	0.01	78	0	0.01	44	0	0.01	29	
Real estate loans secured by farmland.....	0	0	54	0	0.02	46	0	0.01	48	0	0	50	0	0	50	
Commercial and industrial loans	0.16	0.17	54	0.63	0.47	71	0.29	0.37	50	0.04	0.31	16	0.09	0.18	43	
Loans to individuals	0.71		0.25	1.13	14	0.03	1.17	4	0.46	1.16	27		0.78			
Credit card loans	0	1.84	6	0	2.92	9	0	3.11	7	0	2.92	8	0	1.60	15	
Agricultural loans.....	0	0.02	48	0.22	0.19	76	0	0.08	37	0	0.15	38	0	0.06	41	
Loans to foreign governments and institutions	0		0			0		0			0					
Other loans and leases.....	0.05	0.10	60	0.06	0.15	56	-0.01	0.15	8	-0.01	0.14	8	-0.22	0.27	2	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....		1,395		1,301		12,664		8,283		7,020					
90+ days past due loans and leases		0		0		0		213		1,821					
Nonaccrual loans and leases.....		31,273		29,209		8,527		4,827		3,284					
Total past due and nonaccrual loans and leases.....		32,668		30,510		21,191		13,323		12,125					
Restructured 30–89 days past due		0		0		0		0		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		17,277		0		0		0		97					
Total restructured loans and leases		17,277		0		0		0		97					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		0		0		3,034		0		0					
Other real estate owned.....		0		0		441		147		326					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.01	0.32	2	0.01	0.39	1	0.15	0.43	15	0.09	0.44	11	0.11	0.32	14
90+ days past due loans and leases	0	0.10	10	0	0.12	9	0	0.15	8	0	0.17	18	0.03	0.04	63
Nonaccrual loans and leases.....	0.22	0.46	20	0.22	0.66	10	0.10	0.51	7	0.05	0.54	3	0.05	0.46	5
90+ days past due and nonaccrual loans and leases.....	0.22	0.62	15	0.22	0.85	5	0.10	0.71	3	0.06	0.75	2	0.08	0.55	5
30–89 days past due restructured.....	0	0.01	21	0	0.01	16	0	0.01	13	0	0.02	12	0	0.01	25
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0	41
Nonaccrual restructured.....	0.12	0.10	61	0	0.13	3	0	0.14	4	0	0.16	3	0	0.10	12
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	48
90+ days past due loans held for sale.....	0	0	41	0	0	41	0	0	42	0	0	43	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.01	0.32	2	0.01	0.40	1	0.15	0.43	15	0.09	0.44	10	0.11	0.32	14
90+ days past due assets	0	0.10	9	0	0.12	8	0	0.15	6	0	0.18	16	0.03	0.04	63
Nonaccrual assets	0.22	0.47	20	0.22	0.67	10	0.10	0.53	6	0.05	0.57	2	0.05	0.47	5
30+ days past due and nonaccrual assets	0.23	0.97	6	0.23	1.29	2	0.24	1.19	3	0.15	1.26	3	0.19	0.89	4
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.15	0.36	19	0.15	0.52	10	0.07	0.44	7	0.04	0.48	3	0.06	0.40	6
90+ days past due and nonaccrual assets + other real estate owned	0.15	0.37	16	0.15	0.55	9	0.08	0.48	6	0.05	0.52	3	0.07	0.48	3
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.15	0.41	12	0.15	0.60	9	0.10	0.53	8	0.04	0.60	3	0.04	0.63	2
Allowance for loan and lease losses	15.81	62.64	6	10.90	66.66	1	33.62	115.41	10	13.79	118.28	2	12.48	100.14	2
Equity capital + allowance for loan and lease losses	1.01	3.60	9	0.97	4.97	6	0.59	4.28	6	0.25	4.79	2	0.28	5.57	1
Tier 1 capital + allowance for loan and lease losses	1.41	4.30	10	1.40	6.05	6	1.04	5.65	7	0.43	6.16	2	0.47	6.11	2
Loans and leases + other real estate owned	0.22	0.71	9	0.22	0.97	5	0.14	0.85	3	0.06	0.96	2	0.06	0.86	1

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30-89 days past due.....	0.01	0.26	4	0	0.39	3	0.03	0.38	8	0.09	0.42	9	0.13	0.29	20
	90+ days past due	0	0.12	15	0	0.16	14	0	0.16	13	0	0.22	28	0.04	0.05	67
	Nonaccrual.....	0.14	0.52	16	0.10	0.76	9	0.04	0.46	6	0.04	0.57	5	0.04	0.43	8
Commercial and industrial	30-89 days past due.....	0	0.24	6	0.04	0.23	14	0.61	0.31	83	0.10	0.30	23	0.06	0.27	27
	90+ days past due	0	0.04	18	0	0.03	16	0	0.05	14	0	0.05	11	0.01	0.01	74
	Nonaccrual.....	0.88	0.57	76	1.04	0.75	73	0.34	0.83	25	0.13	0.76	11	0.11	0.60	21
Individuals	30-89 days past due.....	0	0.63	6	0.02	0.83	10	0.02	0.83	13	0.20	0.84	19	0.01	0.69	12
	90+ days past due	0	0.09	17	0	0.14	19	0	0.17	16	0	0.16	15	0.04	0.03	75
	Nonaccrual.....	0	0.17	11	0	0.28	9	0	0.17	11	0	0.23	8	0	0.21	14
Depository institution loans	30-89 days past due.....		0.01			0			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30-89 days past due.....	0	0.07	30	0	0.17	28	0	0.24	26	0	0.17	27	0	0.15	35
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	43	0	0	45
	Nonaccrual.....	0	0.70	27	0	0.49	24	0	0.67	22	0	0.75	23	0	0.31	31
Foreign governments	30-89 days past due.....		0.50			0			0.07			0.01				
	90+ days past due		0			0			0			0				
	Nonaccrual.....		0.15			0.09			0.03			0.06				
Other loans and leases	30-89 days past due.....	0.01	0.12	46	0.05	0.18	51	0	0.20	14	0	0.17	12	0	0.12	27
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0	44
	Nonaccrual.....	0	0.09	21	0	0.15	19	0	0.13	15	0	0.14	17	0	0.06	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Memoranda																
1–4 family	30–89 days past due	0	0.46	1	0	0.65	1	0	0.67	2	0.01	0.71	1	0.10	0.56	8
	90+ days past due	0	0.24	18	0	0.33	16	0	0.31	14	0	0.46	14	0	0.06	22
	Nonaccrual	0	0.71	3	0.01	0.89	2	0.13	0.73	9	0.10	0.86	6	0.21	0.65	20
Revolving	30–89 days past due	0	0.28	9	0	0.48	5	0.02	0.45	11	0.03	0.50	10	0	0.29	7
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.02	35
	Nonaccrual	0.01	1.18	13	0	1.13	5	0.53	1	43	0.38	1.17	27	0	0.42	10
Closed-end	30–89 days past due	0	0.49	1	0	0.65	1	0	0.70	1	0	0.75	1	0.14	0.63	16
	90+ days past due	0	0.26	18	0	0.38	17	0	0.35	16	0	0.53	16	0	0.06	24
	Nonaccrual	0	0.67	1	0.01	0.87	2	0.02	0.70	2	0	0.84	1	0.29	0.68	27
Junior lien	30–89 days past due	0	0.01	11	0	0.02	10	0	0.02	9	0	0.03	9	0.01	0.03	47
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	36
	Nonaccrual	0	0.03	8	0.01	0.04	23	0.02	0.04	36	0	0.06	16	0.01	0.04	35
Commercial real estate	30–89 days past due	0.01	0.15	13	0	0.26	10	0.03	0.18	19	0.10	0.17	35	0.14	0.15	58
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0	0.03	45	0.04	0.02	80
	Nonaccrual	0.10	0.38	20	0.06	0.62	10	0.04	0.23	16	0.03	0.28	16	0.02	0.33	12
Construction and development	30–89 days past due	0	0.17	17	0	0.28	11	0	0.28	12	0	0.21	10	0.03	0.18	47
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.01	42
	Nonaccrual	0	0.20	15	0	0.41	11	0	0.20	12	0	0.19	12	0	0.21	18
1–4 family	30–89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0	0.06	25	0	0.05	33
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	46
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.04	35
Other	30–89 days past due	0	0.13	21	0	0.22	13	0	0.20	15	0	0.13	14	0.03	0.08	60
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.01	44
	Nonaccrual	0	0.16	18	0	0.35	12	0	0.17	14	0	0.15	15	0	0.12	25
Multifamily	30–89 days past due	0.02	0.07	63	0	0.09	44	0	0.08	19	0	0.10	38	0.22	0.04	89
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0	45
	Nonaccrual	0	0.17	21	0	0.11	20	0	0.05	21	0	0.08	23	0	0.05	33
Nonfarm non-residential	30–89 days past due	0	0.13	6	0.01	0.23	16	0.05	0.14	26	0.15	0.17	50	0.13	0.14	58
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0.01	0.03	52	0.06	0.02	83
	Nonaccrual	0.21	0.45	33	0.12	0.80	10	0.06	0.28	14	0.05	0.30	15	0.03	0.40	14
Owner Occupied	30–89 days past due	0	0.04	10	0.01	0.07	25	0.02	0.07	25	0.15	0.09	70	0.13	0.06	80
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0.01	0.01	58	0.06	0.01	89
	Nonaccrual	0.01	0.17	17	0.04	0.27	15	0.02	0.16	19	0.01	0.17	15	0	0.16	14
Other	30–89 days past due	0	0.08	14	0	0.14	11	0.03	0.07	39	0	0.07	8	0	0.06	19
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.01	39
	Nonaccrual	0.20	0.23	59	0.08	0.44	24	0.03	0.10	34	0.04	0.13	35	0.03	0.16	40
Farmland	30–89 days past due	0	0.10	31	0	0.11	30	0	0.23	23	0	0.25	23	0	0.10	34
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0	45
	Nonaccrual	2.83	0.69	88	3.07	1.13	82	0	0.84	19	0	1.23	19	0	0.44	28
Credit card	30–89 days past due	0	0.81	6	0	0.95	7	0	1.19	6	0	1.22	6	0	0.83	23
	90+ days past due	0	0.45	14	0	0.63	13	0	0.78	12	0	0.73	11	0	0.22	36
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,352,223	2,355,802	1,595,020	1,674,891	1,064,432										
Retained earnings	615,774	420,076	396,051	300,407	177,149										
Accumulated other comprehensive income (AOCI)	-7,862	60,292	21,523	-5,601	415										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,960,135	2,836,170	2,012,594	1,969,697	1,241,996										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	951,459	964,598	874,886	888,134	517,376										
Accumulated other comprehensive income-related adjustments	-7,862	60,292	21,523	-5,601	415										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,016,538	1,811,280	1,116,185	1,087,164	724,205										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,016,538	1,811,280	1,116,185	1,087,164	724,205										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	7,555	24,968	20,028										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	7,555	24,968	20,028										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	7,555	24,968	20,028										
Tier 1 Capital	2,016,538	1,811,280	1,123,740	1,112,132	744,233										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	294,567	472,108	195,187	84,470	84,374										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	123,575	170,667	38,977	40,714	30,835										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity			0	0	0										
Tier 2 capital before deductions	418,142	642,775	234,164	125,184	115,209										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	418,142	642,775	234,164	125,184	115,209										
Exited advanced approach tier 2 capital															
Total capital	2,434,680	2,454,055	1,357,904	1,237,316	859,442										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	20,950,540	20,088,810	11,539,809	11,606,911	7,471,947										
Less: Deductions from common equity tier 1 capital	951,459	964,598	874,886	888,134	517,376										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	19,999,081	19,124,212	10,664,923	10,718,777	6,954,571										
Total risk-weighted assets	16,654,809	15,043,752	9,835,824	9,989,084	6,839,515										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	12.11	12.37	48	12.04	12.35	51	11.35	12.11	42	10.88	12.09	36	10.59	11.95	29
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0	50
Tier 1 capital, column A	12.11	13.11	37	12.04	13.08	37	11.43	12.78	33	11.13	12.85	26	10.88	12.68	22
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0	50
Total capital, column A	14.62	14.91	54	16.31	15.23	74	13.81	14.36	51	12.39	14.45	15	12.57	14.15	24
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0	50
Tier 1 leverage	10.08	8.98	75	9.47	9.13	65	10.54	9.76	74	10.38	9.71	72	10.70	10.04	68
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		449,353			292,565			113,376			110,871			75,976		53.59	1012.01

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0	47		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			75				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			25				
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			0				
Insurance activities revenue / Adjusted operating income	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.44	17		
Premium income / Insurance activities revenue	2.76			2.84			7.32			4.86			0.01				
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			60				
Other premium income / Total premium income	67.01			61.77			65.09			55.46			40				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0	47		
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			31.81				
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99							
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			136.34				
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.15			0.17			0				
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.29	12	83	14.07	11.03	59	9.78	11.51	45	9.66	10.22	47	9.83	14.86	26		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	0	49		

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	27,612	0	0	0	0
Real estate loans.....	23,065	0	0	0	0
Commercial and industrial loans	4,547	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	19,921	22,221	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	47,533	22,221	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33		0.87			1.25		0	1.17	30		0	
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.84	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29				
Commercial and industrial loans		0.79			0.64			0.29			1.53			4.38	
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....		6.83			-2.40			22.48			7.24			22.03	
Total selected assets.....	113.91	9.48	92		2.04			12.40			3.24			-5.54	
Deposits		0.73			3.46			10.36			5			-22.72	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		78,063	99,432	0	0	0	0	-21.49
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		78,063	99,432	0	0	0	0	-21.49
Retained credit exposure.....		50,901	50,901	0	0	0	0	0.00
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		50,901	50,901	0	0	0	0	0.00
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0.37	0.50	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0.37	0.50	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		3.08	1.73					
Home equity lines		0.53	0.37					
Credit card receivables.....		0	0					
Auto loans and other consumer loans.....		0.01	0.03					
Commercial and industrial loans		11.34	12.95					
All other loans and leases.....		85.05	84.92					

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
						Percent Change	
						1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....							
1–4 family residential loans.....	65.21		51.19				
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....	65.21		51.19				
Unused commitments to provide liquidity (servicer advance).....							
Seller's interest carried as securities and loans	0		0				
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	2.52		2.81		0	0	0
Total retained credit exposure and asset sale credit exposure	2.52		2.81		0	0	0
<hr/>							
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0			
Total 30–89 days past due securitized assets	0	0			
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0			
Total 90+ days past due securitized assets	0	0			
Total past due securitized assets percent of securitized assets	0	0			
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0			
Total net losses on securitized assets	0	0			
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0			
Home equity lines	0	0			
Credit card receivables	0	0			
Commercial and industrial loans	0	0.04			
All other loans and leases	0.01	0.01			
Total managed loans past due 30–89 days	0.01	0.01			
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0			
Home equity lines	0	0			
Credit card receivables	0	0			
Commercial and industrial loans	0	0			
All other loans and leases	0	0			
Total managed loans past due 90+ days	0	0			
Total Past Due Managed Assets	0.01	0.01			
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.03	0.22			
Home equity lines	0.07	0.22			
Credit card receivables	0	0			
Commercial and industrial loans	0.16	0.63			
All other loans and leases	0.01	0.05			
Net Losses on Managed Assets Percent of Total Managed Assets	0.02	0.13			

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		121,658	29,885	54,133	16	15	307.09	392345.16
Dividends		121,653	29,874	54,118	0	0	307.22	
Interest		5	11	15	16	15	-54.55	-83.87
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		121,658	29,885	54,133	16	15	307.09	392345.16
Securities gains (losses)		0	0	0	0	0		
Other operating income		4	11	36	41	21	-63.64	
Total operating income		121,662	29,896	54,169	57	36	306.95	392358.06
Operating Expenses								
Personnel expenses		3,776	3,205	3,106	2,757	2,832	17.82	183.70
Interest expense		18,739	16,184	9,458	5,327	3,860	15.79	387.61
Other expenses		6,922	5,341	4,040	4,773	6,984	29.60	183.92
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		29,437	24,730	16,604	12,857	13,676	19.03	286.72
Income (loss) before taxes		92,225	5,166	37,565	-12,800	-13,640	1685.23	
Applicable income taxes (credit)		-8,672	-6,734	-4,695	-3,680	-5,417		
Extraordinary items						0		
Income before undistributed income of subsidiaries		100,897	11,900	42,260	-9,120	-8,223	747.87	
Equity in undistributed income of subsidiaries		238,992	48,451	117,458	132,460	68,323	393.27	432.26
Bank subsidiaries		238,992	48,451	117,458	132,460	68,323	393.27	432.26
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		339,889	60,351	159,718	123,340	60,100	463.19	747.54
Memoranda								
Bank net income		360,645	78,325	171,576	132,460	68,323	360.45	703.20
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		3,194,399	98.89	3,017,286	96.85	2,217,903	99.33	2,068,077	1,329,961	5.87	520.69
Common and preferred stock		3,194,399	98.89	3,017,286	96.85	2,217,903	99.33	2,068,077	1,329,961	5.87	521.96
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	-100.00	
Investment in nonbank subsidiaries		0	0	403	0.01	403	0.02	875	720	-100.00	-100.00
Common and preferred stock		0	0	403	0.01	403	0.02	875	720	-100.00	-100.00
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		27,483	0.85	96,827	3.11	13,717	0.61	13,160	17,097	-71.62	81.72
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		8,294	0.26	897	0.03	827	0.04	814	983	824.64	695.21
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		3,230,176	100.00	3,115,413	100.00	2,232,850	100.00	2,082,926	1,348,761	3.68	508.17
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		8,000	0.25	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		330,567	10.23	355,039	11.40	207,187	9.28	84,470	84,374	-6.89	459.59
Other liabilities		5,298	0.16	5,624	0.18	5,111	0.23	2,916	1,642	-5.80	163.84
Balance due to subsidiaries and related institutions		0	0	8,101	0.26	7,958	0.36	25,843	20,749	-100.00	-100.00
Total liabilities		343,865	10.65	368,764	11.84	220,256	9.86	113,229	106,765	-6.75	381.66
Equity Capital		2,886,311	89.35	2,746,649	88.16	2,012,594	90.14	1,969,697	1,241,996	5.08	527.82
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		929	0.03	931	0.03	586	0.03	617	458	-0.21	239.05
Common surplus		2,351,294	72.79	2,354,871	75.59	1,594,434	71.41	1,674,273	1,063,974	-0.15	581.27
Retained earnings		541,950	16.78	330,555	10.61	396,051	17.74	300,408	177,149	63.95	363.00
Accumulated other comprehensive income		-7,862	-0.24	60,292	1.94	21,523	0.96	-5,601	415		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		3,230,176	100.00	3,115,413	100.00	2,232,850	100.00	2,082,926	1,348,761	3.68	508.17
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	8,101	0.26	7,958	0.36	25,843	20,749	-100.00	-100.00
Notes payable to subsidiaries that issued TPS		0	0	10,403	0.33	10,403	0.47	28,961	23,806	-100.00	-100.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	12.15	11.94	58	2.50	7.29	13	8	9.68	25	7.72	10.40	19	6.76	8.67	23
Bank net income / Average equity investment in banks	11.68	11.80	54	2.96	7.45	11	7.99	10.51	21	8.14	11.19	18	7.69	9.11	30
Nonbank net income / Average equity investment in nonbanks	0	13.12	16	0	9.75	17	0	7.89	17	0	7.10	17	0	9.81	17
Subsidiary HCs net income / Average equity investment in sub HCs	10.11				7.01			8.55			8.78			8.81	
Bank net income / Parent net income	106.11	96.79	80	129.78	88.16	96	107.42	82.22	78	107.39	82.56	79	113.68	104.64	86
Nonbank net income / Parent net income	0	3.40	15	0	3.59	14	0	5.93	10	0	3.78	11	0	1.13	22
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			90.33	
Leverage															
Total liabilities / Equity capital	11.91	16.81	48	13.43	20.06	48	10.94	20.43	49	5.75	20.88	26	8.60	11.14	44
Total debt / Equity capital	11.73	11.71	65	12.93	14.41	63	10.29	14.31	60	4.29	14.69	38	6.79	4.62	65
Total debt + notes payable to subs that issued TPS / Equity capital	11.73	13.63	54	13.31	16.67	55	10.81	16.36	53	5.76	17.10	31	8.71	9.36	44
Total debt + Loans guaranteed for affiliate / Equity capital	11.73	11.77	64	12.93	14.68	62	10.29	14.56	59	4.29	15.14	38	6.79	4.64	64
Total debt / Equity capital – excess over fair value	11.73	11.81	65	12.93	14.52	63	10.29	14.51	60	4.29	14.81	38	6.79	4.62	65
Long-term debt / Equity capital	11.45	10.95	64	12.93	13.56	63	10.29	13.04	61	4.29	13.37	38	6.79	4.39	65
Short-term debt / Equity capital	0.28	0.57	77	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0	46
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0	46
Long-term debt / Consolidated long-term debt	100	39.86	95	67.95	34.67	78	85.91	28.44	95	52.17	28.63	74	50.59	17.83	81
Double Leverage															
Equity investment in subs / Equity capital	110.67	103.22	83	109.87	102.81	86	110.22	103.22	82	105.04	103.10	63	107.14	105.17	57
Total investment in subs / Equity capital	110.67	108.40	74	109.87	110.16	72	110.22	111.07	69	105.04	112.48	47	107.14	105.55	54
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.91	0.29	82	4.49	0.47	95	1.29	0.36	86	0.80	0.35	75	1.48	0.56	75
Equity investment in subs – equity cap / Net income-div (X)	1.41	1.05	72		1.82		1.94	1.22	79	0.80	1.22	48	1.48	1.91	44
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	88	152.85	20	35.15	136.59	3	84.36	177.68	14	29.07	162.34	3	39.87	96.31	17
Cash from ops + noncash items + op expense / Op expense + dividend	90.15	154.48	20	38.73	147.24	4	96.96	190.27	15	86.70	174.91	10	85.66	100.80	31
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	64.52	98.54	22	179.57	134.08	78	101.29	116.34	35	69.38	103.19	19	114.43	101.42	68
Pretax operating income + interest expense / Interest expense	592.16	1,835.33	25	131.92	2,016.32	15	497.18	1,968.54	27	-140.29	2,898.75	2	-253.37	1,955.22	10
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	587.78	1,770.77	25	131.13	1,539.23	14	451.70	1,632.83	24	-90.59	1,369.37	1	-188.92	1,082.59	6
Dividends + interest from subsidiaries / Interest expense + dividends	86.51	174.12	18	31.10	150.43	4	85.48	210.80	11	0.30	188.90	1	0.39	107.07	6
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	6.15	36
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93			71.32	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.63	3.44	41	3.12	3.85	52	0.63	2.64	42	0.64	2.61	41	1.28	1.68	58
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0	
Nonaccrual		0.92			1.03			0.54			6.54			0.46	
Total		1.09			1.13			0.58			6.78			0.46	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0	50
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	2.66	14	0	5.62	12	0	5.50	12	0	0.15	27
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0	49

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	120.80	66.37	87	671.44	81.10	97	127.47	57.84	90		57.26			100.86	
Dividends declared / Net income	35.86	28.27	65	132.39	42.29	97	33.73	33.08	52	0	27.33	5	0	32.32	8
Net income – dividends / Average equity.....	7.79	8.62	45	-0.81	4.14	10	5.30	6.46	32	7.72	7.33	54	6.76	5.74	63
Percent of Dividends Paid															
Dividends from bank subsidiaries	99.81	155.92	26	37.39	132.17	20	100.47	178.13	26		157.73			106.72	
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	0	7.53	19		7.13			2.37	
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42		16.86			0	
Dividends from all subsidiaries	99.81	203.53	17	37.39	174.85	8	100.47	260.40	14		215.26			114.69	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	33.73	45.96	33	38.14	60.28	30	31.54	66.55	21	0	60.71	4	0	35.18	11
Interest income from bank subsidiaries.....	0	0.11	52	0.01	0.36	51	0.01	0.54	45	0.01	0.52	48	0.02	0.14	61
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	0.94	41
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0	45
Operating income from bank subsidiaries	33.73	51.33	30	38.16	62.88	29	31.55	69.36	18	0.01	63.43	5	0.02	41.35	11
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63			56.39			82.95			51.40			129.02	
Interest income from nonbank subsidiaries.....		2.44			7.38			20.25			18.56			0.63	
Management and service fees from nonbank subsidiaries		0.37			0.86			1.92			2.96			0.60	
Other income from nonbank subsidiaries.....		0.07			0.16			1.06			0.15			0.08	
Operating income from nonbank subsidiaries		87.22			79.84			150.41			99.33			153.75	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			58.43	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			0.07	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			-0.14	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			58.36	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.99	74.16	89	99.93	69.76	88	99.91	67.32	91	0	65.18	11	0	67.33	11
Interest income from bank subsidiaries.....	0	0.23	50	0.04	0.63	49	0.03	0.80	45	28.07	0.92	96	41.67	1.07	95
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.14	41
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.01	45
Operating income from bank subsidiaries	100	83.13	88	99.96	82.20	84	99.93	78.80	86	28.07	74.20	22	41.67	79.76	16
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	0	2.65	19	0	2.57	23	0	1.78	27
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	0	46
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0	46
Operating income from nonbank subsidiaries	0	4.67	14	0	4.70	16	0	7.29	11	0	7.64	14	0	3.09	22
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	0	47
Loans and advances from subsidiaries / Short term debt.....	0	158.10	15		135.13			83.37			87.87			886.47	
Loans and advances from subsidiaries / Total debt	0	26.38	13	2.28	27.08	33	3.84	28.33	33	30.59	26.53	66	24.59	74.60	43